

Dear Policyholder,

Please find below full information regarding your cover under Le Club Golf, policy number: IB1900387FRFI0.

This document is only a summary of the cover taken out by LE CLUB GOLF on behalf of all holders of its Le Club CLASSIC and GOLD cards. LE CLUB GOLF enables holders of its CLASSIC and GOLD Le Club cards to benefit from compensation in the event of a temporary or permanent interruption of the Subscription. LE CLUB GOLF has taken out the cover summarised in this document on behalf of its clients with EUROP ASSISTANCE, a French *société anonyme* (public limited company) with share capital of €35,402,786, a company governed by the French Insurance Code, registered in the Nanterre Trade and Companies Register under number 451 366 405, whose registered office is located at 1 Promenade de la Bonnette, 92230 Gennevilliers, France, acting through its Irish branch, whose trade name is “EUROP ASSISTANCE SA IRISH BRANCH” and whose main establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01 N5W8, Ireland, registered in Ireland under certificate No. 907089, in its capacity as Insurer and through Gras Savoye, a French insurance and reinsurance broker and a *société par actions simplifiée* (simplified joint stock company) with share capital of €1,432,600, whose registered office is located at 33/34, Quai de Dion-Bouton, Puteaux (92800), registered in the Nanterre Trade and Companies Registered under number 311 248 637, and with the ORIAS under number 07 001 707, in its capacity as a Broker.

Excerpt from table of cover:

Cover	Ceiling	Excess / deductible
<p>INTERRUPTION: If the member has to stop playing golf for more than 60 consecutive days following:</p> <ul style="list-style-type: none"> - Accident - Disease including relapse - Professional transfer > 100 km - Dismissal - Divorce or Separation - Pregnancy <p>You can request reimbursement of your membership fee from our partner Gras Savoye: Reimbursement is made on a pro rata temporis basis for services not used under the subscription to and/or membership of the golf club, minus the 30-day deductible</p>	<p>€3,000 per year and per person based on the annual subscription and/or membership fee</p>	<p>A 30-day deductible is applied</p>
<p>DEATH: In the event of the member’s death, his/her beneficiaries may claim reimbursement of his/her membership fee from our partner Gras Savoye.</p> <p>Reimbursement is made on a pro rata temporis basis for services not used under the subscription to and/or membership of the golf club.</p>	<p>€3,000 per year and per person based on the annual subscription and/or membership fee</p>	<p>A 30-day deductible is applied</p>



This policy enters into effect as of the date of payment of the Le Club Golf membership fee and expires at the end of the membership, with a maximum duration of 12 months.

If a membership period exceeds this maximum period of 12 months (in the event of a promotion, for example), the first months, considered to be offered free of charge, do not give rise to reimbursement in the event of claims.

In the event of claims:

Interruption:

Notify Gras Savoye of your accident or invalidity within 30 working days via the claim form available below or from your affiliated golf course. You will be responsible for providing all documents and information to justify the reason for your interruption.

Death:

Notify Gras Savoye, within 30 working days, of the death of your family member who was a member of the Club Golf network, using the claim form available below or from their affiliated golf course. You will be responsible for providing all documents and information to justify the reason for the interruption.

THE CLAIM FORM MUST BE SENT WITHIN 30 DAYS
GRAS SAVOYE– LE CLUB GOLF Compensation Department
40/42 Boulevard Raymond Poincaré – 55000 Bar-Le-Duc
or leclubgolf@grassavoie.com

COVER FOR INTERRUPTION

1 - NATURE AND SCOPE OF COVER

If the policyholder has to interrupt his/her subscription covered by this policy for more than 60 consecutive days, members of the Le Club Golf network may request reimbursement on a pro rata basis of services not used as a result of the following:

- Serious illness or serious accident of the policyholder

Serious illness or serious accident means any alteration of health or any bodily injury requiring appropriate care and in under no circumstances allowing the policyholder to use the Golf course as provided for under the subscription, for a minimum period of 60 days. This condition must be justified by a sick leave certificate (for persons exercising a professional activity) and/or by a medical certificate specifying that the individual is prohibited from carrying out this activity. A medical certificate drawn up by a doctor outside the family may be requested as evidence.

- Death

In the event of the policyholder's death as a result of an accident or illness, the beneficiaries will be reimbursed for the annual subscription to the golf course in proportion to the unused period.

- Dismissal

In the event of dismissal, at the initiative of the employer only, the policyholder will be reimbursed for his/her annual subscription in proportion to the unused period. The effective date of the dismissal is that indicated in the employer's certificate.

- Divorce or Separation

In the event of divorce or separation, the policyholder may be reimbursed for their annual subscription in proportion to the unused period. The effective date of the divorce is that indicated in the court's official notification.

- Pregnancy

In the event of pregnancy under no circumstances allowing the policyholder to use the Golf course as provided for under the subscription for a minimum period of 60 days, the policyholder may be reimbursed for her annual subscription in proportion to the unused period. This condition must be justified by a medical certificate stating that this activity is prohibited. A medical certificate drawn up by a doctor outside the family may be requested as evidence.

- Professional transfer

In the event of a professional transfer, or that of his/her spouse, by a distance of more than 100 kilometres from his/her main residence, the policyholder will be reimbursed for his/her annual subscription in proportion to the unused period. The effective date of this transfer is that indicated in the amendment to the employment contract or the employer's certificate. The professional transfer must be initiated by the employer.

2 – EXCLUSIONS:

Pre-existing illnesses diagnosed prior to subscription; accidents occurring prior to subscription; lack or impossibility of vaccination or the follow-up of medical treatment necessary to travel in certain countries; incidents occurring during motorised events, races or competitions (or their trials) subject by current regulations to prior authorisation by the public authorities; the practice of any sport as a professional activity.

3 – DEFINITIONS:

- **Golf club subscription:** contract between the policyholder and the organisation giving rise to proof of personal payment for a fixed period, for a maximum term of one year
- **Personal injury:** Any sudden action external to the victim causing bodily harm or injury.
- **Insurance claims manager:** Gras Savoye 40/42 Boulevard Raymond Poincaré – 55000 Bar-Le-Duc
- **Illness:** A medical condition duly noted by a medical doctor, requiring medical care and of a sudden and unforeseeable nature.
- **Family member:** A family member is understood to mean any person who can prove a family relationship (de jure or de facto) with the Policyholder.
- **Accident:** Event liable to result in the application of cover under the policy.

4 – GENERAL EXCLUSIONS:

The Insurance cover excludes suspensions or cancellations of subscriptions caused by:

Pre-existing illnesses diagnosed prior to subscription to the Le Club Golf card and/or treated; Accidents occurring prior to subscription to the Le Club Golf card; Accidents caused by the consumption of alcoholic beverages (alcohol levels greater than or equal to 0.5 grams per litre of blood or 0.25 milligrams per litre of expired air); Use by the Le Club Golf cardholder of drugs, narcotics or medication not medically prescribed; Loss or damage caused by intentional or tortious wrongdoing by the Le Club Golf cardholder; Suicide, attempted suicide or self-harm by the Le Club Golf cardholder; The sudden onset of epidemics or infectious diseases, or diseases caused by atmospheric pollution or contamination; Civil or foreign wars, riots, uprisings, people's movements, terrorist attacks/terrorism, acts of sabotage and strikes; Lack or impossibility of vaccination or follow-up of medical treatment required for travel to certain countries; The consequences of psychosis, neurosis, personality or psychosomatic disorders or depression affecting the Le Club Golf cardholder; Incidents arising during motorised events, races or competitions (or their trials) subject by current regulations to prior authorisation by the public authorities; The practice of any sport as a professional activity; The amateur practice of any of the following sports: horseracing (show jumping, steeplechases, cross-country, polo, rodeo), motorsports (car or motorbike racing on circuits, hills racing, kart racing, rallying, raids, stock car racing, circuit racing, enduro, motocross, competitive quad bike racing), mountain sports (extreme skiing, bobsleigh, snowmobile, skeleton, speleology, climbing, mountaineering), water sports (rafting, outboard and off-shore racing, scuba diving, canyoning), combat sports (boxing, karate) and aerial sports (bungee jumping, microlights, parapenting, parachuting, recreational aviation); The consequences of the transmutation of the nucleus of an atom, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation caused by exposure to a radioactive energy source; telluric movements, floods, volcanic eruptions and any phenomena caused by the forces of nature; the consequences of alcoholic cirrhosis; The consequences resulting from the use or possession of explosives or firearms.



CLAIM FORM

THE CLAIM FORM MUST BE SENT WITHIN 30 DAYS
GRAS SAVOYE – LE GOLF CLUB Compensation Department
40/42 Boulevard Raymond Poincaré – 55000 Bar-Le-Duc
or leclubgolf@grassavoie.com

<input type="checkbox"/> Insured: Surname: First name: Address: Postcode: Town/City: Country: Telephone: Email: Date of birth: / / Affiliated golf course: License number:	<input type="checkbox"/> Beneficiary: in the case of death Surname: First name: Address: Postcode: Town/City: Country: Telephone: Email: Date of birth: / / Relationship:
--	--

Description of the triggering event

Date of occurrence:

Circumstances:

MANDATORY SUPPORTING DOCUMENTS

In the event of an Accident/Illness: <ul style="list-style-type: none"> ✓ Medical evidence indicating the date, cause, diagnosis and disease history ✓ Invoice issued by the affiliated golf course on registering the subscription ✓ Bank details ✓ Copy of national identity card or passport ✓ Copy of membership card 	In the case of Divorce / Separation (PACS only): <ul style="list-style-type: none"> ✓ Copy of the family record book (<i>livret de famille</i>) ✓ Divorce certificate ✓ Invoice issued by the affiliated golf course on registering the subscription ✓ Bank details ✓ Copy of national identity card or passport ✓ Copy of membership card 	In the case of Professional Transfer > 100KM: <ul style="list-style-type: none"> ✓ Invoice issued by the affiliated golf course on registering the subscription ✓ Bank details ✓ Copy of national identity card or passport ✓ Copy of membership card ✓ Certificate from the employer
In the case of Dismissal: <ul style="list-style-type: none"> ✓ Invoice issued by the affiliated golf course on registering the subscription ✓ Bank details ✓ Copy of national identity card or passport ✓ Copy of membership card ✓ Copy of the dismissal letter 	In the case of Pregnancy: <ul style="list-style-type: none"> ✓ Invoice issued by the affiliated golf course on registering the subscription ✓ Bank details ✓ Copy of national identity card or passport ✓ Copy of membership card ✓ Medical report 	In the case of Death: <ul style="list-style-type: none"> ✓ Invoice issued by the affiliated golf course on registering the subscription ✓ Bank details ✓ Copy of national identity card or passport ✓ Copy of membership card ✓ Death certificate ✓ Certificate of inheritance

The signatory of this report certifies the accuracy of the information declared above. Any intentional withholding of information or false declaration may lead to the exclusion of cover for the reported accident as well as legal proceedings.

Signed in: On: / /

Name and Signature: